



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name OFG BANCORP
City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
 Consolidated Assets (\$000): 10,153,342
 Peer Group Number: 1 Number in Peer Group: 133
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

OFG BANCORP
 254 MUNOZ RIVERA AVENUE
 15TH FLOOR
 SAN JUAN, PR 00918

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	9,990,846	9,323,340	9,660,675	6,471,709	6,442,890
Net income (\$000)	30,373	1,801	74,327	53,842	84,410
Number of BHCs in peer group	133	146	147	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.13	2.67	95	4.76	3.13	97	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98
+ Non-interest income	1.22	1.13	61	1.09	0.89	69	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67
- Overhead expense	3.22	2.28	90	3.81	2.60	89	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78
- Provision for credit losses	0.25	-0.12	95	2.02	0.58	95	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99
+ Securities gains (losses)	0	0.01	32	0.20	0.02	92	0.05	0.02	80	0.13	0.01	97	0	0	42
+ Other tax equivalent adjustments	0	0	87	-0.09	0	1	0	0	22	0	0	46	0	0	9
= Pretax net operating income (tax equivalent)	1.87	1.78	60	0.14	0.88	13	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91
Net operating income	1.22	1.36	40	0.08	0.71	13	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Net income	1.22	1.35	41	0.08	0.71	13	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Net income (Subchapter S adjusted)		1.78			1.10			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.88	3.18	95	5.96	4.29	97	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98
Interest expense	0.47	0.29	83	0.77	0.87	40	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38
Net interest income (tax equivalent)	4.41	2.88	95	5.19	3.36	97	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.55	0.16	94	1.44	0.11	97	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99
Earnings coverage of net loan and lease losses (X)	5.59	25.70	21	2.11	18.72	24	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.06	1.49	94	3.41	1.17	99	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99
Allowance for loan and lease losses / Total loans and leases	3.04	1.47	94	3.41	1.15	99	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.89	0.70	97	3.51	0.60	98	2.92	0.67	97	2.18	0.56	97	3.57	0.57	98
30-89 days past due loans and leases / Total loans and leases	2.08	0.33	98	2.91	0.45	98	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99
Liquidity and Funding															
Net noncore funding dependence	-22.15	-0.51	3	-4.80	10.43	10	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65
Net short-term noncore funding dependence	-26.99	-6.88	7	-11.84	5.47	5	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58
Net loans and leases / Total assets	63.35	60.99	56	70.80	71.80	40	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21
Capitalization															
Tier 1 leverage ratio	10.48	9.15	85	10.14	10.30	52	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94
Holding company equity capital / Total assets	10.92	10.72	52	11.07	11.10	51	11.05	10.51	59	11.24	11.37	48	15.19	11.21	94
Total equity capital (including minority interest) / Total assets	10.92	10.85	50	11.07	11.16	50	11.05	10.57	58	11.24	11.43	47	15.19	11.30	94
Common equity tier 1 capital / Total risk-weighted assets	13.56	12.57	69	11.69	12.03	52	13.08	12.44	65	10.91	12.50	27	16.67	12.37	89
Net loans and leases / Equity capital (X)	5.80	5.73	53	6.40	6.66	42	5.99	6.79	32	6.35	6.55	44	4.43	6.70	9
Cash dividends / Net income	17.68	23.13	34	290.39	53.69	93	28.11	29.42	48	38.79	25.65	72	27.88	24.05	53
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			39.66			93.20			35.12	
Growth Rates															
Assets	9.90	16.49	32	39.91	9.46	96	5.68	16.11	12	41.23	8.66	97	6.37	9.35	48
Equity capital	8.39	9.13	60	0.14	8.86	12	3.87	8.42	23	4.56	12.19	14	5.80	12.50	27
Net loans and leases	-1.67	7.22	29	48.62	8.61	97	-2.12	9.99	9	49.87	8.63	97	9.25	10.51	60
Noncore funding	-36.54	-25.09	41	-11.76	12.16	20	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	11.33	11	0	4.01	27	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	91.63	102.85	5	102.29	104.84	42	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38
Cash from ops + noncash items + op expense / Op expense + dividends	1,512.80	98.58	99	7.36	160.07	11	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	108,503	116,417	457,993	341,318	323,088	-6.80	33.21
Income from lease financing receivables.....	529	758	2,386	20	93	-30.21	70.10
Fully taxable income on loans and leases.....	107,991	115,486	455,723	333,138	315,450	-6.49	36.13
Tax-exempt income on loans and leases.....	1,041	1,689	4,656	8,200	7,731	-38.37	-57.23
Estimated tax benefit on income on loans and leases.....	2,169	3,040	10,128	10,261	7,936	-28.65	100.29
Income on loans and leases (tax equivalent).....	111,201	120,215	470,507	351,599	331,117	-7.50	34.23
Investment interest income (tax equivalent).....	2,093	4,242	10,959	20,073	31,586	-50.66	-77.60
Interest on balances due from depository institutions.....	595	2,788	4,373	13,023	6,662	-78.66	-7.61
Interest income on other earning assets.....	83	232	579	824	860	-64.22	-66.93
Total interest income (tax equivalent).....	113,972	127,477	486,418	385,519	370,225	-10.59	22.44
Interest on time deposits of \$250K or more.....	1,737	2,960	10,568	7,443	4,720	-41.32	
Interest on time deposits < \$250K.....	3,916	6,675	23,832	16,987	15,757	-41.33	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,533	4,910	17,596	14,122	11,619	-7.68	75.49
Interest on other borrowings and trading liabilities.....	753	1,977	4,717	11,648	9,668	-61.91	-90.97
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	1,905		-100.00
Total interest expense.....	10,939	16,522	56,713	50,200	43,669	-33.79	-31.95
Net interest income (tax equivalent).....	103,033	110,955	429,705	335,319	326,556	-7.14	33.80
Non-interest income.....	30,562	25,395	114,470	67,685	71,227	20.35	114.80
Adjusted operating income (tax equivalent).....	133,595	136,350	544,175	403,004	397,783	-2.02	46.43
Overhead expense.....	80,481	88,809	350,232	228,974	200,869	-9.38	20.12
Provision for credit losses.....	6,324	47,131	93,717	96,792	56,108		-58.48
Securities gains (losses).....	0	4,728	4,728	8,274	0	-100.00	-100.00
Other tax equivalent adjustments.....	1	-1,991	-1	0	-3		
Pretax net operating income (tax equivalent).....	46,791	3,147	104,953	85,512	140,803	1386.84	122.82
Applicable income taxes.....	14,248	297	20,499	21,409	48,390	4697.31	151.64
Tax equivalent adjustments.....	2,170	1,049	10,127	10,261	8,003	106.86	86.11
Applicable income taxes (tax equivalent).....	16,418	1,346	30,626	31,670	56,393	1119.76	140.45
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	30,373	1,801	74,327	53,842	84,410	1586.45	114.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	30,373	1,801	74,327	53,842	84,410	1586.45	114.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	30,373	1,801	74,327	53,842	84,410	1586.45	114.33
Investment securities income (tax equivalent).....	2,093	4,242	10,959	20,073	31,586	-50.66	-77.60
US Treasury and agency securities (excluding mortgage-backed securities).....	46	1,460	3,372	165	179	-96.85	-6.12
Mortgage-backed securities.....	2,041	2,773	7,558	19,854	31,190	-26.40	-77.31
All other securities.....	6	9	29	54	217	-33.33	-97.97
Cash dividends declared.....	5,371	5,230	20,893	20,887	23,535	2.70	-11.92
Common.....	4,116	3,602	14,381	14,375	11,511	14.27	56.32
Preferred.....	1,255	1,628	6,512	6,512	12,024	-22.91	-63.78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	4.56	2.96	95	5.47	3.99	97	5.04	3.53	98	5.96	4.19	97	5.75	4.08	98
Less: Interest expense	0.44	0.27	83	0.71	0.81	39	0.59	0.54	59	0.78	0.95	34	0.68	0.75	40
Equals: Net interest income (tax equivalent)	4.13	2.67	95	4.76	3.13	97	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98
Plus: Non-interest income	1.22	1.13	61	1.09	0.89	69	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67
Equals: adjusted operating income (tax equivalent)	5.35	3.87	89	5.85	4	93	5.63	3.96	91	6.23	4.16	92	6.17	4.27	93
Less: Overhead expense	3.22	2.28	90	3.81	2.60	89	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78
Less: Provision for credit losses	0.25	-0.12	95	2.02	0.58	95	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0.20	0.02	92	0.05	0.02	80	0.13	0.01	97	0	0	42
Plus: other tax equivalent adjustments	0	0	87	-0.09	0	1	0	0	22	0	0	46	0	0	9
Equals: Pretax net operating income (tax equivalent)	1.87	1.78	60	0.14	0.88	13	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91
Less: Applicable income taxes (tax equivalent)	0.66	0.40	88	0.06	0.19	23	0.32	0.27	63	0.49	0.35	86	0.88	0.32	99
Less: Minority interest	0	0	42	0	0	47	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.22	1.36	40	0.08	0.71	13	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.22	1.35	41	0.08	0.71	13	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Memo: Net income (last four quarters)	1.05	1.07	48	0.45	1.06	7	0.77	0.97	30	0.83	1.19	18	1.31	1.22	62
Net income—BHC and noncontrolling (minority) interest	1.22	1.37	41	0.08	0.71	13	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62
Margin Analysis															
Average earning assets / Average assets	93.48	93.08	57	91.72	93.22	30	92.67	93.47	38	94.12	93.22	59	94.08	93.23	60
Average interest-bearing funds / Average assets	64.19	62.97	63	68.66	71	42	66.61	68.25	43	72.86	70.66	60	66.72	70.70	32
Interest income (tax equivalent) / Average earning assets	4.88	3.18	95	5.96	4.29	97	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98
Interest expense / Average earning assets	0.47	0.29	83	0.77	0.87	40	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38
Net interest income (tax equivalent) / Average earning assets	4.41	2.88	95	5.19	3.36	97	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98
Yield or Cost															
Total loans and leases (tax equivalent)	6.70	4.05	96	7.18	4.75	98	6.97	4.28	96	7.65	4.98	97	7.50	4.85	98
Interest-bearing bank balances	0.11	0.10	63	1.14	1.24	42	0.28	0.32	43	2.23	2.26	57	1.89	1.88	52
Federal funds sold and reverse repos		0.26			0.85			0.43			2.02			1.50	
Trading assets	0	0.39	27	0	0.48	41	3.50	0.80	92	6.11	0.49	94	0.41	0.70	70
Total earning assets	4.79	3.15	95	5.82	4.23	97	5.32	3.80	98	6.16	4.47	97	5.98	4.33	98
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	1.66	1.84	39	1.85	2.64	2	1.77	2.32	11	2.27	2.74	7	2.42	2.69	29
Mortgage-backed securities	1.50	1.30	62	1.95	2.63	25	2.24	1.87	70	0.15	2.54	0	1.36	2.20	9
All other securities	1.42	1.60	35	3.18	2.42	93	2.13	2.05	59	2.43	2.54	36	2.40	2.44	46
	2.86	2.93	52	0.30	3.38	1	0.28	3.24	1	0.56	3.80	1	2.21	3.74	5
Interest-bearing deposits															
Time deposits of \$250K or more	0.65	0.26	95	0.96	0.98	54	0.85	0.62	79	1.02	1.13	40	0.84	0.85	50
Time deposits < \$250K	1.16	0.82	78	1.72	2.02	21	1.58	1.60	43	1.70	2.13	13	1.32	1.57	25
Other domestic deposits	1.33	0.78	90	1.71	1.79	36	1.67	1.49	70	1.43	1.91	13	1.40	1.42	43
Foreign deposits	0.41	0.17	91	0.52	0.69	34	0.43	0.36	68	0.54	0.86	22	0.50	0.64	42
		0.13			1.79			1.24			2.53			1.85	
Federal funds purchased and repos															
		0.18		2.53	0.72	96	2.61	0.37	96	2.47	1.23	85	2.19	1.03	87
Other borrowed funds and trading liabilities															
	0.98	1.38	38	0.95	0.78	55	0.92	0.55	67	1.46	1.03	55	1.54	2.10	7
All interest-bearing funds	0.68	0.42	86	1.03	1.14	39	0.88	0.79	64	1.06	1.34	26	1.02	1.06	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	30,562	25,395	114,470	67,685	71,227
Fiduciary activities income	3,033	2,961	11,344	11,853	11,975
Service charges on deposit accounts - domestic	4,520	5,098	19,438	13,710	12,911
Trading revenue	1	-9	-13	88	164
Investment banking fees and commissions	3,811	3,454	16,199	8,929	8,524
Insurance activities revenue	693	1,030	4,606	6,100	6,110
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,564	1,912	8,784	1,179	2,456
Net securitization income	598	0	1,272	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,571	1,153	11,537	-1,480	-4,747
Other non-interest income	11,771	9,796	41,303	27,306	33,834
Total overhead expenses	80,481	88,809	350,232	228,974	200,869
Personnel expense	32,458	34,910	131,216	81,240	75,359
Net occupancy expense	9,089	8,626	36,608	21,628	25,442
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,451	2,791	11,069	1,170	1,319
Other operating expenses	36,483	42,482	171,339	124,936	98,749
Fee income on mutual funds and annuities	1,442	1,191	4,539	4,740	4,499
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,298	2,455	2,325	2,335	1,392
Average personnel expense per employee	14.12	14.22	56.44	34.79	54.14
Average assets per employee	4,347.63	3,797.69	4,155.13	2,771.61	4,628.51

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.72	2.10	81	4.69	0.72	89	3.97	0.51	91	7	0.66	94	6.32	1.69	89
Overhead expenses / Net Interest Income + non-interest income	61.24	59.31	58	66.62	63.41	63	65.58	61.22	71	58.30	61.79	34	51.53	61.22	12
Percent of Average Assets															
Total overhead expense	3.22	2.28	90	3.81	2.60	89	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78
Personnel expense	1.30	1.28	56	1.50	1.50	53	1.36	1.42	46	1.26	1.50	27	1.17	1.46	24
Net occupancy expense	0.36	0.24	91	0.37	0.32	68	0.38	0.30	81	0.33	0.32	59	0.39	0.31	78
Other operating expenses	1.56	0.73	92	1.94	0.76	96	1.89	0.73	96	1.95	0.76	97	1.55	0.79	95
Overhead less non-interest income	2	1.10	94	2.72	1.67	96	2.44	1.44	96	2.49	1.65	94	2.01	1.65	78
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.24	58.69	57	65.13	61.62	67	64.36	58.93	80	56.82	59.91	33	50.50	60.51	13
Personnel expense	24.30	33.28	12	25.60	35.22	13	24.11	33.88	8	20.16	34.17	2	18.94	34.42	1
Net occupancy expense	6.80	6.42	58	6.33	7.45	35	6.73	7.04	45	5.37	7.50	19	6.40	7.33	30
Other operating expenses	29.14	18.45	91	33.20	18.43	95	33.52	17.57	96	31.29	17.93	98	25.16	18.28	92
Total non-interest income	22.88	28.42	39	18.62	20.39	49	21.04	23.45	49	16.80	19.83	38	17.91	20.30	42
Fiduciary activities income	2.27	2.15	60	2.17	1.69	61	2.08	1.45	63	2.94	1.61	72	3.01	1.95	67
Service charges on domestic deposit accounts	3.38	3.21	51	3.74	3.19	67	3.57	2.67	72	3.40	3.21	58	3.25	3.58	47
Trading revenue	0	0.97	45	-0.01	0.16	6	0	0.10	4	0.02	0.07	83	0.04	0.03	86
Investment banking fees and commissions	2.85	2.51	69	2.53	1.14	84	2.98	1.03	85	2.22	0.91	85	2.14	0.85	85
Insurance activities revenue	0.52	0.38	75	0.76	0.52	80	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84
Venture capital revenue	0	0.02	45	0	0	50	0	0	48	0	0	50	0	0	49
Net servicing fees	2.67	0.99	84	1.40	-0.34	93	1.61	0	93	0.29	0.22	72	0.62	0.52	74
Net securitization income	0.45	0.01	95	0	0	49	0.23	0	96	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	1.92	3.74	43	0.85	3.28	36	2.12	5.55	40	-0.37	2.27	2	-1.19	1.98	1
Other non-interest income	8.81	8.65	62	7.18	7.77	57	7.59	7.76	55	6.78	7.41	47	8.51	7.05	73
Overhead less non-interest income	37.37	29.66	70	46.51	41.03	69	43.32	34.63	73	40.02	39.47	52	32.59	39.75	24
Applicable income taxes / Pretax net operating income (tax equivalent)	30.45	21.04	98	9.44	17.29	22	19.53	20.30	36	25.04	21.51	80	34.37	18.37	99
Applicable income tax + TE / Pretax net operating income + TE	35.09	22.74	98	42.77	21.44	97	29.18	22.51	90	37.04	23.31	97	40.05	21.35	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	3,363,707	3,622,877	3,452,770	3,680,433	2,222,627	-7.15	29.95
Commercial and industrial loans	1,180,346	947,807	1,156,482	888,551	638,983	24.53	223.83
Loans to individuals	1,912,115	1,949,312	1,900,520	1,956,793	1,531,090	-1.91	58.34
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,375	14,800	11,632	11,432	6,592	-43.41	46.88
Other loans and leases	169,509	237,133	184,664	221,175	196,533	-28.52	-60.76
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,634,052	6,771,929	6,706,068	6,758,384	4,595,825	-2.04	44.27
Less: Allowance for loan and lease losses	201,973	230,755	204,809	116,538	164,231	-12.47	-15.23
Net loans and leases	6,432,079	6,541,174	6,501,259	6,641,846	4,431,594	-1.67	47.52
Debt securities that reprice or mature in over 1 year	593,874	367,262	443,777	695,339	1,255,792	61.70	-53.65
Mutual funds and equity securities	12,423	11,225	12,930	7,797	5,949	10.67	70.55
Subtotal	7,038,376	6,919,661	6,957,966	7,344,982	5,693,335	1.72	24.60
Interest-bearing bank balances	2,306,197	1,222,262	2,053,892	731,262	353,675	88.68	300.96
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,902	290,198	2,661	378,830	10,805	-98.66	-84.41
Trading assets	24	32	22	42	693	-25.00	-98.91
Total earning assets	9,348,499	8,432,153	9,014,541	8,455,116	6,058,508	10.87	49.55
Non-interest-bearing cash and due from depository institutions	58,687	84,621	64,627	95,243	69,805	-30.65	-23.85
Premises, fixed assets, and leases	106,100	110,422	108,539	113,725	65,537	-3.91	47.52
Other real estate owned	15,598	27,292	11,596	29,909	33,768	-42.85	-72.53
Investment in unconsolidated subsidiaries	1,083	1,083	1,083	1,083	1,083	0.00	0.00
Intangible and other assets	623,375	583,000	625,625	602,584	354,651	6.93	49.63
Total assets	10,153,342	9,238,571	9,826,011	9,297,660	6,583,352	9.90	47.69
Quarterly average assets	9,990,846	9,323,340	9,909,605	6,326,453	6,645,398	7.16	43.34
Average loans and leases (YTD)	6,641,993	6,698,177	6,754,525	4,597,000	4,416,152	-0.84	43.94
Memoranda							
Loans held-for-sale	40,526	5,814	43,935	19,591	10,368	597.04	136.10
Loans not held-for-sale	6,593,526	6,766,115	6,662,133	6,738,793	4,585,457	-2.55	43.92
Real estate loans secured by 1-4 family	2,273,326	2,482,817	2,364,199	2,536,005	1,247,013	-8.44	53.18
Commercial real estate loans	1,071,503	1,129,419	1,081,185	1,131,236	937,968	-5.13	2.84
Construction and land development	72,776	88,485	116,647	76,066	29,638	-17.75	149.29
Multifamily	27,870	32,336	28,249	33,446	31,792	-13.81	125.34
Nonfarm nonresidential	970,857	1,008,598	936,289	1,021,724	876,538	-3.74	-2.95
Real estate loans secured by farmland	18,878	10,641	7,386	13,192	37,646	77.41	-69.80
Total investment securities	610,199	668,685	459,368	1,081,966	1,272,546	-8.75	-53.55
U.S. Treasury securities	10,946	298,986	10,983	397,183	10,805	-96.34	-56.26
US agency securities (excluding mortgage-backed securities)	1,512	1,917	1,606	1,961	2,265	-21.13	-68.73
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	584,441	355,637	432,935	673,886	1,252,305	64.34	-53.91
Asset-backed securities	0	0	0	0	0		
Other debt securities	877	920	914	1,139	1,222	-4.67	-64.44
Mutual funds and equity securities	12,423	11,225	12,930	7,797	5,949	10.67	70.55
Available-for-sale securities	471,009	668,685	446,438	1,081,966	847,806	-29.56	-30.38
U.S. Treasury securities	10,946	298,986	10,983	397,183	10,805	-96.34	
US agency securities (excluding mortgage-backed securities)	1,512	1,917	1,606	1,961	2,265	-21.13	-68.73
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	457,674	355,637	432,935	673,886	827,565	28.69	-30.25
Asset-backed securities	0	0	0	0	0		
Other debt securities	877	920	914	1,139	1,222	-4.67	-64.44
Mutual funds and equity securities	0	11,225	0	7,797	5,949	-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)	-1,288				-14,387		
Available-for-sale securities appreciation (depreciation)	8,895	8,896	14,263	-306	-12,655	-0.01	-43.01
Structured notes, fair value	0	0	0	0	0		
Pledged securities	155,076	254,423	150,516	399,752	638,325	-39.05	-80.09

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,451,988	1,712,942	2,259,048	1,675,315	1,105,324	43.14	200.17
NOW, ATS and transaction accounts	2,433,252	1,998,505	2,354,194	1,903,758	1,086,447	21.75	102.53
Time deposits less brokered deposits < \$250K	1,095,847	1,287,044	1,178,932	1,337,197	632,405	-14.86	
MMDA and other savings accounts	2,166,158	1,871,718	1,944,426	1,836,480	1,212,258	15.73	83.43
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,147,245	6,870,209	7,736,600	6,752,750	4,036,434	18.59	132.78
Time deposits of \$250K or more	573,283	683,558	628,378	692,094	346,008	-16.13	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	50,000	0	190,000	454,723	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	30,265	40,208	30,966	45,254	34,786	-24.73	-88.48
Other borrowings w/remaining maturity over 1 year	109,448	150,254	123,965	148,810	63,593	-27.16	39.58
Brokered deposits < \$250K	34,954	254,676	49,090	241,994	522,590	-86.28	
Noncore funding	747,950	1,178,696	832,399	1,318,152	1,421,700	-36.54	-66.81
Trading liabilities	0	2	0	7	333	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	36,083	36,083	36,083	36,083	36,083	0.00	-64.90
Other liabilities	113,641	130,987	134,953	145,189	88,925	-13.24	1.02
Total liabilities	9,044,919	8,215,977	8,740,035	8,252,181	5,583,475	10.09	51.49
Equity Capital							
Perpetual preferred stock (including surplus)	81,870	81,870	81,870	81,870	81,870	0.00	-50.64
Common stock	59,885	59,885	59,885	59,885	59,885	0.00	13.79
Common surplus	633,065	631,336	632,783	631,646	629,511	0.27	15.00
Retained earnings	428,367	346,502	403,365	375,425	343,207	23.63	88.38
Accumulated other comprehensive income	6,230	6,290	11,022	-1,008	-10,963	-0.95	-49.28
Other equity capital components	-100,994	-103,289	-102,949	-102,339	-103,633		
Total holding company equity capital	1,108,423	1,022,594	1,085,976	1,045,479	999,877	8.39	22.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,108,423	1,022,594	1,085,976	1,045,479	999,877	8.39	22.64
Total liabilities and capital	10,153,342	9,238,571	9,826,011	9,297,660	6,583,352	9.90	47.69
Memoranda							
Non-interest-bearing deposits	2,451,988	1,712,943	2,259,048	1,675,315	1,105,324	43.14	200.17
Interest-bearing deposits	6,303,494	6,095,500	6,155,020	6,011,523	3,799,708	3.41	59.13
Total deposits	8,755,482	7,808,443	8,414,068	7,686,838	4,905,032	12.13	83.25
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,085,976	1,045,479	1,045,479	999,877	945,107		
Accounting restatements	0	-25,494	-25,494	-736	0		
Net income	30,373	1,801	74,327	53,842	84,410		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,955	1,276	1,616	1,294	869		
Less: Purchase of treasury stock	0	2,226	2,226	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,371	5,230	20,893	20,887	23,535		
Change in other comprehensive income	-4,792	7,297	12,030	9,955	-8,014		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	282	-309	1,137	2,134	1,040		
Holding company equity capital, ending balance	1,108,423	1,022,594	1,085,976	1,045,479	999,877		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	33.13	36.10	38	39.21	52.54	17	35.14	48.33	15	39.58	52.67	17	33.76	53.63	9
Commercial and industrial loans	11.63	13.88	41	10.26	11.25	51	11.77	13.47	45	9.56	11.45	49	9.71	11.42	49
Loans to individuals	18.83	3.42	94	21.10	2.65	97	19.34	2.29	96	21.05	2.71	97	23.26	2.65	97
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans	0.08	0.19	60	0.16	0.50	57	0.12	0.43	58	0.12	0.53	58	0.10	0.47	54
Other loans and leases	1.67	4.29	28	2.57	1.37	76	1.88	1.39	72	2.38	1.08	80	2.99	2.64	67
Net loans and leases	63.35	60.99	56	70.80	71.80	40	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21
Debt securities over 1 year	5.85	16.70	8	3.98	13.39	9	4.52	13.53	10	7.48	13.66	19	19.08	13.20	81
Mutual funds and equity securities	0.12	0.06	76	0.12	0.05	79	0.13	0.05	79	0.08	0.06	70	0.09	0.05	77
Subtotal	69.32	78.43	15	74.90	85.81	4	70.81	83.47	5	79	86.76	8	86.48	87.24	38
Interest-bearing bank balances	22.71	9.08	94	13.23	3.70	96	20.90	6.78	95	7.87	2.97	91	5.37	2.30	86
Federal funds sold and reverse repos	0	0.50	27	0	0.04	36	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.04	1.59	3	3.14	2.03	75	0.03	2.03	6	4.07	2.10	80	0.16	2.14	15
Trading assets	0	0.56	38	0	0.05	78	0	0.04	76	0	0.03	76	0.01	0.02	76
Total earning assets	92.07	91.48	57	91.27	92.21	38	91.74	92.98	30	90.94	92.39	31	92.03	92.24	47
Non-interest cash and due from depository institutions	0.58	1	18	0.92	1.13	36	0.66	1.07	26	1.02	1.14	43	1.06	1.25	38
Other real estate owned	0.15	0.02	97	0.30	0.04	96	0.12	0.03	89	0.32	0.04	95	0.51	0.04	98
All other assets	7.35	7.44	50	7.81	6.58	67	7.60	5.87	76	8.04	6.41	73	6.91	6.39	60
Memoranda															
Short-term investments	22.75	11.92	88	16.37	6.17	95	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66
U.S. Treasury securities	0.11	0.98	44	3.24	0.24	93	0.11	0.19	74	4.27	0.29	94	0.16	0.37	69
US agency securities (excluding mortgage-backed securities)	0.01	0.73	24	0.02	1.01	19	0.02	1.28	14	0.02	1.25	19	0.03	1.67	19
Municipal securities	0	1.77	7	0	2.69	3	0	2.96	4	0	2.58	3	0	2.66	4
Mortgage-backed securities	5.76	12.38	16	3.85	9.31	17	4.41	8.52	22	7.25	9.38	40	19.02	8.73	92
Asset-backed securities	0	0.35	25	0	0.28	35	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	0.01	0.46	29	0.01	0.53	31	0.01	0.60	26	0.01	0.53	32	0.02	0.52	37
Loans held-for-sale	0.40	0.46	61	0.06	0.45	29	0.45	0.58	59	0.21	0.39	58	0.16	0.29	64
Loans held for investment	64.94	61.15	60	73.24	71.37	51	67.80	69.07	38	72.48	72.01	45	69.65	73.24	30
Real estate loans secured by 1-4 family	22.39	11.69	88	26.87	16.12	82	24.06	14.47	79	27.28	16.02	82	18.94	16.83	63
Revolving	0.27	1.51	22	0.14	2.22	10	0.29	1.79	16	0.13	2.24	10	0.03	2.43	5
Closed-end, secured by first liens	21.93	9.76	91	26.47	13.19	86	23.56	12.11	83	26.85	13.07	87	18.64	13.60	74
Closed-end, secured by junior liens	0.19	0.21	60	0.27	0.37	42	0.21	0.27	44	0.29	0.37	44	0.28	0.41	46
Commercial real estate loans	10.55	22.27	20	12.23	32.97	4	11	30.65	5	12.17	33.26	4	14.25	33.39	9
Construction and land development	0.72	3.32	17	0.96	4.95	8	1.19	4.32	10	0.82	5	7	0.45	4.78	5
Multifamily	0.27	3.21	8	0.35	4.89	5	0.29	5.03	4	0.36	4.76	6	0.48	5.12	9
Nonfarm nonresidential	9.56	14.77	29	10.92	21.52	12	9.53	19.97	10	10.99	21.85	10	13.31	21.85	15
Real estate loans secured by farmland	0.19	0.33	62	0.12	0.95	43	0.08	0.85	42	0.14	0.95	45	0.57	0.88	61

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	50.70	57.91	33	53.50	73	12	51.49	69.38	16	54.46	72.74	14	48.36	72.88	9
Real estate loans secured by 1-4 family	34.27	19.43	89	36.66	22.54	81	35.25	20.91	80	37.52	22.29	82	27.13	23.13	63
Revolving	0.42	2.45	20	0.18	3.11	10	0.43	2.61	16	0.18	3.13	10	0.04	3.34	6
Closed-end	33.85	16.76	91	36.48	19	86	34.83	17.94	85	37.34	18.71	87	27.09	19.33	76
Commercial real estate loans	16.15	35.36	18	16.68	46.09	4	16.12	44.23	3	16.74	46.16	4	20.41	45.57	5
Construction and land development	1.10	5.29	14	1.31	6.94	9	1.74	6.26	10	1.13	6.97	6	0.64	6.53	5
1-4 family	0.01	1.05	12	0.02	1.53	7	0.01	1.14	10	0.02	1.47	7	0	1.52	7
Other	1.08	4.21	15	1.29	5.29	12	1.73	4.94	16	1.11	5.34	8	0.64	4.90	6
Multifamily	0.42	5.08	5	0.48	6.63	4	0.42	7.01	4	0.49	6.42	4	0.69	6.76	8
Nonfarm nonresidential	14.63	23.47	26	14.89	30.32	9	13.96	29.04	10	15.12	30.59	8	19.07	30.16	15
Owner-occupied	7.06	7.93	47	7.46	10.67	25	7.08	10	27	7.77	10.68	28	9.94	10.31	49
Other	7.58	15.25	23	7.43	19.09	9	6.89	18.53	9	7.35	19.36	8	9.14	19.35	10
Real estate loans secured by farmland	0.28	0.56	62	0.16	1.39	42	0.11	1.30	42	0.20	1.38	45	0.82	1.27	61
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.01	43	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	17.79	23.16	33	14	16.08	45	17.25	19.85	41	13.15	16.16	44	13.90	16.21	49
Loans to individuals	28.82	6.02	94	28.79	3.97	97	28.34	3.53	96	28.95	4	96	33.31	3.89	98
Credit card loans	0.78	0.50	78	1.06	0.03	99	0.84	0.03	98	1.12	0.04	99	1.08	0.04	99
Agricultural loans	0.13	0.33	60	0.22	0.74	57	0.17	0.69	59	0.17	0.78	58	0.14	0.69	54
Other loans and leases	2.56	8.05	25	3.50	1.96	74	2.75	2.07	71	3.27	1.48	79	4.28	3.74	66
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	279.13	382.51	30	320.01	495.64	12	292.33	473.75	10	379.88	493.53	24	203.39	505.61	5
Real estate loans secured by 1-4 family	188.65	124.29	77	219.31	152.35	76	200.17	142.34	76	261.75	151.03	83	114.11	161.34	37
Revolving	2.29	16.14	18	1.10	21.20	10	2.42	17.81	14	1.28	21.25	10	0.17	23.52	4
Closed-end	186.35	106.79	85	218.21	128.54	82	197.75	122.21	77	260.47	127.10	88	113.94	134.73	47
Commercial real estate loans	88.92	237.40	18	99.76	312.51	5	91.54	302.08	5	116.76	311.74	7	85.83	316.03	3
Construction and land development	6.04	35.26	15	7.82	46.61	8	9.88	42.85	10	7.85	46.63	8	2.71	44.92	4
1-4 family	0.07	6.84	12	0.11	10.01	7	0.07	7.52	10	0.12	9.52	6	0.02	10.21	7
Other	5.97	28.01	15	7.71	35.67	9	9.81	33.94	15	7.73	35.90	9	2.69	33.75	5
Multifamily	2.31	34.02	6	2.86	46.80	5	2.39	48.67	4	3.45	44.76	6	2.91	48.38	7
Nonfarm nonresidential	80.56	157.71	25	89.09	205.18	10	79.27	198.42	9	105.46	206.64	12	80.21	208.15	9
Owner-occupied	38.85	52.99	39	44.63	71.52	23	40.18	67.98	23	54.19	71.54	33	41.79	70.68	23
Other	41.72	102.29	22	44.46	129.31	8	39.09	125.78	8	51.27	130.65	9	38.42	134.17	7
Real estate loans secured by farmland	1.57	3.50	60	0.94	8.74	41	0.63	8.35	41	1.36	8.66	46	3.44	8.13	54
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	43	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	97.95	145.22	28	83.72	107.03	43	97.92	133.93	37	91.71	106.70	48	58.47	107.07	25
Loans to individuals	158.67	35.91	93	172.19	24.64	95	160.91	22.15	94	201.97	24.83	97	140.11	24.45	93
Credit card loans	4.32	2.59	78	6.35	0.20	99	4.76	0.20	98	7.78	0.24	99	4.56	0.24	98
Agricultural loans	0.69	1.94	57	1.31	4.59	57	0.98	4.17	57	1.18	4.86	57	0.60	4.49	49
Other loans and leases	14.07	47.52	25	20.95	13.34	74	15.63	13.62	70	22.83	10.25	80	17.98	25.58	53
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.09	27.81	9	9.22	35.25	3	9.05	34	3	8.97	35.38	3	10.47	35.09	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	50.07	185.94	12	55.13	239.50	4	51.36	232.08	4	62.57	239.13	4	44.04	243.62	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	88.92	243.39	15	99.76	315.61	5	91.54	304.52	5	116.76	315.15	7	85.83	318.90	3

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	22.75	11.92	88	16.37	6.17	95	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66
Liquid assets	29.17	27.16	58	21.25	16.56	77	26.09	19.32	81	20.43	16.28	74	25.66	15.56	87
Investment securities	6.01	18.78	5	7.24	16.02	10	4.68	16.07	5	11.64	16.41	28	19.33	16.02	70
Net loans and leases	63.35	60.99	56	70.80	71.80	40	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21
Net loans, leases and standby letters of credit	63.55	61.79	52	71.04	72.18	40	66.36	69.67	33	71.99	72.78	38	67.68	73.71	21
Core deposits	80.24	73.69	72	74.36	71.07	63	78.74	76.49	58	72.63	71.61	53	61.31	69.97	17
Noncore funding	7.37	11.95	40	12.76	15.12	44	8.47	10.29	45	14.18	14.61	46	21.60	16.58	69
Time deposits of \$250K or more	5.65	1.96	94	7.40	4.27	87	6.40	3.37	89	7.44	4.33	85	5.26	4.28	68
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	1.22	11	0.54	0.91	53	0	0.62	23	2.04	0.77	82	6.91	0.96	98
Secured federal funds purchased	0	0	48	0	0	47	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.60	29	0.54	0.86	55	0	0.59	32	2.04	0.75	83	6.91	0.97	98
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.30	1.11	50	0.44	2.71	31	0.32	1.06	54	0.49	2.75	29	0.53	3.63	27
Earning assets that reprice within 1 year	44.79	38.67	65	42	32.25	75	43.92	31.93	80	37.06	33.16	64	33.82	32.35	58
Interest-bearing liabilities that reprice within 1 year	10.77	7.73	77	13.87	18.02	49	12.33	14.04	60	13.45	18.54	46	13.29	18.20	45
Long-term debt that reprices within 1 year	0	0.28	30	0	0.12	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	34.02	29.49	58	28.13	13.56	76	31.59	17.03	79	23.61	13.71	69	20.53	12.98	65
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-22.15	-0.51	3	-4.80	10.43	10	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65
Net short-term noncore funding dependence	-26.99	-6.88	7	-11.84	5.47	5	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58
Short-term investment / Short-term noncore funding	568.42	246.74	89	219.18	85.19	86	437.23	230.45	80	140.07	78.10	79	36.34	62.28	53
Liquid assets - short-term noncore funding / Nonliquid assets	35.53	30.67	61	17.50	7.37	78	28.83	16.27	79	14.96	6.90	76	14.03	4.17	78
Net loans and leases / Total deposits	73.46	76.22	41	83.77	90.71	26	77.27	84.20	29	86.41	90.96	29	90.35	92.88	36
Net loans and leases / Core deposits	78.95	83.77	45	95.21	102.17	38	84.03	91.10	35	98.36	102.55	38	109.79	106.50	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.12	0.62	16		0.81			0.88			0.36		-1.55	-0.47	9
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.86	1.31	44	0.95	2.80	23	1.41	3.63	25	-0.04	1.28	7	-1.36	-1.95	57
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.05			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	20.77	12.84	68	0	6.21	26	0	5.36	26	0	7.25	23	33.38	10.76	85
Available-for-sale securities	77.19	85.49	29	100	92.49	86	97.19	93.39	40	100	91.33	88	66.62	88.32	16
U.S. Treasury securities	1.79	5.10	61	44.71	1.66	96	2.39	1.22	83	36.71	2.07	95	0.85	2.08	66
US agency securities (excluding mortgage-backed securities)	0.25	4.35	26	0.29	6.85	21	0.35	8.39	16	0.18	8.16	18	0.18	11	17
Municipal securities	0	9.71	7	0	16.56	3	0	18.61	3	0	15.40	3	0	16.63	4
Mortgage-backed securities	95.78	66.67	92	53.18	57.75	34	94.25	54.48	95	62.28	57.07	53	98.41	54.50	98
Asset-backed securities	0	1.97	25	0	1.61	34	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	0.14	3.05	36	0.14	3.74	34	0.20	4.34	32	0.11	3.73	34	0.10	3.75	36
Mutual funds and equity securities	2.04	0.36	91	1.68	0.46	84	2.81	0.44	93	0.72	0.49	76	0.47	0.41	72
Debt securities 1 year or less	0.64	9.29	8	43.40	13.45	91	0.58	13.69	7	35.01	13.55	86	0.85	13.91	10
Debt securities 1 to 5 years	1.84	16.09	11	2.13	22.24	10	2.68	20.49	7	2.26	23.43	10	0.47	23.42	4
Debt securities over 5 years	95.48	72.48	94	52.79	60.11	37	93.92	61.87	95	62.01	58.63	48	98.22	58.36	96
Pledged securities	25.41	33.48	38	38.05	46.13	45	32.77	44.55	39	36.95	43.76	45	50.16	42.20	62
Structured notes, fair value	0	0.05	42	0	0.05	40	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	52.74	156.41	32	264.83	42.20	93	85.26	136.94	48	204.57	32.84	91	-7.02	16.28	33
Investment securities	-8.75	31.91	8	-46.43	4.97	0	-57.54	16.36	0	-14.98	4.80	9	9.71	8.02	62
Core deposits	18.59	29.18	18	67.29	9.29	98	14.57	23.17	20	67.29	9.96	97	2.95	10.40	29
Noncore funding	-36.54	-25.09	41	-11.76	12.16	20	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,133,502	850,312	540,439
Commit: Secured commercial real estate loans	135,270	84,197	100,828	88,717	61,488
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			202,375	175,941	132,151
Securities underwriting	0	0	0	0	0
Standby letters of credit	20,632	21,612	19,475	51,870	23,889
Commercial and similar letters of credit	349	451	225	8,117	753
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	13,300	20,627	20,176	20,773	75,459
Purchased options contracts (interest rate)	13,300	20,626	20,176	20,773	75,459
Interest rate swaps	29,822	31,539	30,259	31,955	58,572
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							11.54	16.09	23	9.15	16.97	13	8.21	17.31	12
Standby letters of credit	0.20	0.67	19	0.23	0.34	44	0.20	0.31	41	0.56	0.36	76	0.36	0.35	55
Commercial and similar letters of credit	0	0.02	50	0	0.01	78	0	0.01	77	0.09	0.01	91	0.01	0.01	82
Securities lent	0	0.11	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	0.56	42.67	5	0.79	4.61	60	0.72	3.72	66	0.79	2.95	66	3.18	6.51	46
Interest rate contracts	0.56	30.32	5	0.79	4.45	60	0.72	3.62	66	0.79	2.87	66	3.18	6.40	46
Interest rate futures and forward contracts	0	4.59	13	0	0.37	35	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0.13	2	28	0.22	0.42	72	0.21	0.24	78	0.22	0.13	80	1.15	0.26	89
Purchased options contracts (interest rate)	0.13	1.45	54	0.22	0.03	90	0.21	0.03	90	0.22	0.02	91	1.15	0.07	92
Interest rate swaps	0.29	20.33	11	0.34	2.93	64	0.31	2.58	68	0.34	2.19	70	0.89	5.18	38
Foreign exchange contracts	0	6.19	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							16.78	24.20	21	18.50	24.81	24	12.24	25.18	11

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	56,422	72,792	70,611	73,501	209,490
Interest rate contracts	56,422	72,792	70,611	73,501	209,490
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	13,300	20,627	20,176	20,773	75,459
Exchange-traded	0	0	0	0	0
Over-the-counter	13,300	20,627	20,176	20,773	75,459
Purchased options	13,300	20,626	20,176	20,773	75,459
Exchange-traded	0	0	0	0	0
Over-the-counter	13,300	20,626	20,176	20,773	75,459
Swaps	29,822	31,539	30,259	31,955	58,572
Held for trading	26,600	41,253	40,352	41,546	175,918
Interest rate contracts	26,600	41,253	40,352	41,546	175,918
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	29,822	31,539	30,259	31,955	33,572
Interest rate contracts	29,822	31,539	30,259	31,955	33,572
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	43,122	52,165	50,435	52,728	134,031
One year or less	5,132	6,911	6,770	0	79,120
Over 1 year to 5 years	37,990	45,254	43,665	52,728	54,911
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	1,465	2,059	1,711	913	333
Gross positive fair value	0	2	0	6	347
Held for trading	0	2	0	6	333
Non-traded	0	0	0	0	14
Current credit exposure on risk-based capital derivative contracts	0	2	0	6	346
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	99.81	59	100	99.50	58	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.16	25	0	0.02	43	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.04	33	0	0.01	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards															
Written options	23.57	8.11	82	28.34	14.03	79	28.57	10.24	83	28.26	11.73	80	36.02	11.14	85
Exchange-traded	0	0.10	42	0	0	48	0	0	50	0	0	48	0	0	49
Over-the-counter	23.57	7.80	82	28.34	13.57	79	28.57	10.24	83	28.26	10.84	81	36.02	10.65	85
Purchased options	23.57	3.58	96	28.34	1.84	98	28.57	2.13	94	28.26	2.45	98	36.02	1.29	97
Exchange-traded	0	0.11	42	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	23.57	3.15	96	28.34	1.82	98	28.57	2.13	94	28.26	2.28	98	36.02	1.22	97
Swaps	52.86	69.64	26	43.33	59.14	32	42.85	71.83	26	43.48	64.61	27	27.96	65.42	25
Held for trading															
Interest rate contracts	47.14	42.14	48	56.67	10.82	81	57.15	16.03	77	56.52	15.01	80	83.97	13.60	89
Foreign exchange contracts	47.14	36.29	53	56.67	12.35	82	57.15	16.37	77	56.52	16.17	80	83.97	12.87	90
Equity, commodity, and other contracts	0	1.47	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Non-traded															
Interest rate contracts	52.86	57.86	51	43.33	89.18	18	42.85	83.97	22	43.48	84.99	20	16.03	86.40	10
Foreign exchange contracts	52.86	54.11	53	43.33	88.61	18	42.85	83.02	24	43.48	84.69	21	16.03	85.51	10
Equity, commodity, and other contracts	0	0.45	33	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	76.43	90.92	20	71.66	67.08	37	71.43	79.60	33	71.74	80.07	30	63.98	82.85	22
Over 1 year to 5 years	9.10	26.80	37	9.49	15.23	51	9.59	15.52	54	0	15.20	15	37.77	12.75	81
Over 5 years	67.33	28.69	96	62.17	15.99	93	61.84	19.75	94	71.74	22.92	90	26.21	22.66	60
Gross negative fair value (absolute value)	0	30.03	5	0	28.82	14	0	32.47	13	0	34.12	11	0	36.28	14
Gross positive fair value	2.60	1.21	90	2.83	3.13	48	2.42	2.84	47	1.24	1.30	49	0.16	0.66	24
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	13	0	0.02	63	0	0.01	68	0	0	72	0	0.01	35
Gross positive fair value (X)	0	0.07	1	0	0.01	60	0	0.01	33	0	0	64	0	0.01	26
Held for trading (X)	0	0.05	21	0	0	88	0	0	44	0	0	89	0	0	80
Non-traded (X)	0	0.01	6	0	0.01	32	0	0	35	0	0	34	0	0.01	22
Current credit exposure (X)	0	0.05	5	0	0.01	70	0	0.02	21	0	0.01	36	0	0	43
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	0.11	67	0	0.27	18	0	0.10	36	0.01	0.06	43

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	204,809	116,538	116,538	164,231	167,509
Gross losses	17,518	31,620	125,186	98,696	75,230
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,413	7,586	30,019	23,955	24,144
Net losses	9,105	24,034	95,167	74,741	51,086
Provision for loan and lease losses	6,269	48,531	93,717	96,792	56,108
Adjustments	0	89,720	89,721	-69,744	-8,300
Ending balance	201,973	230,755	204,809	116,538	164,231
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.25	-0.11	94	2.08	0.58	95	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99
Provision for loan and lease losses / Average loans and leases	0.38	-0.20	94	2.90	0.80	96	1.39	0.53	96	2.11	0.16	99	1.27	0.16	98
Provision for loan and lease losses / Net loan and lease losses	68.85	-168.35	76	201.93	717.14	33	98.48	672.96	10	129.50	142.73	52	109.83	182.69	37
Allowance for loan and lease losses / Total loans and leases not held for sale	3.06	1.49	94	3.41	1.17	99	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99
Allowance for loan and lease losses / Total loans and leases	3.04	1.47	94	3.41	1.15	99	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99
Allowance for loan and lease losses / Net loans and leases losses (X)	5.55	18.09	21	2.40	24.62	8	2.15	25.33	4	1.56	17.18	4	3.21	21.35	12
Allowance for loan and lease losses / Nonaccrual assets	114.34	291.29	15	109.21	334.63	15	110.93	336.78	12	98.51	315.75	16	124.97	285.36	27
ALLL / 90+ days past due + nonaccrual loans and leases	66.43	246.27	9	63.15	291.99	5	59.21	293.46	2	39.31	283.41	4	63.23	259.30	9
Gross loan and lease losses / Average loans and leases	1.05	0.24	94	1.89	0.15	97	1.85	0.16	99	2.15	0.16	99	1.70	0.15	99
Recoveries / Average loans and leases	0.51	0.08	95	0.45	0.04	98	0.44	0.04	99	0.52	0.05	99	0.55	0.05	99
Net losses / Average loans and leases	0.55	0.16	94	1.44	0.11	97	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	6.72	7.39	57	7.69	9.45	59	30.42	42.12	51	31.84	41.80	48	36.58	51.25	53
Earnings coverage of net loan and lease losses (X)	5.59	25.70	21	2.11	18.72	24	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17

Net Loan and Lease Losses By Type

Real estate loans	0.23	0.03	92	0.68	0.02	97	0.40	0.04	95	0.66	0.02	98	0.32	0.01	99
Real estate loans secured by 1-4 family	0.45	-0.01	99	0.82	0.01	98	0.41	0.01	98	0.69	0.02	98	0.34	0.01	98
Revolving	-0.01	-0.03	41	-0.10	0	8	-0.19	0	3	0.35	0.02	95	0	0.02	44
Closed-end	0.46	-0.01	99	0.82	0.02	98	0.42	0.01	98	0.69	0.02	99	0.34	0.01	98
Commercial real estate loans	-0.25	0.05	1	0.38	0.02	94	0.38	0.05	93	0.60	0.02	98	0.30	0.01	98
Construction and land development	-0.04	0	16	-0.06	-0.01	10	-0.56	0	1	2.12	-0.02	99	1.02	-0.02	98
1-4 family	0	0	58	0	0	53	-0.37	0	0	0	0	54	0	0	54
Other	-0.04	0	13	-0.06	-0.01	8	-0.19	-0.01	4	2.12	-0.02	99	1.02	-0.02	98
Multifamily	0	0	54	0	0	56	0.28	0	95	0.03	0	96	0	0	50
Nonfarm nonresidential	-0.27	0.07	1	0.43	0.02	94	0.50	0.07	93	0.51	0.03	98	0.29	0.02	97
Owner-occupied	-0.24	0.01	0	-0.43	0.01	1	0.08	0.01	89	0.34	0.01	97	0.30	0.01	99
Other	-0.04	0.06	5	0.86	0.01	97	0.42	0.04	94	0.17	0.01	95	-0.02	0.01	9
Real estate loans secured by farmland	0	0	57	0	0	50	1.38	0.01	99	0	0.01	45	0	0	49
Commercial and industrial loans	-0.01	0.20	16	1.38	0.23	93	0.87	0.20	90	0.43	0.27	72	0.51	0.18	87
Loans to individuals	1.52	1.06	71	2.99	0.87	92	2.52	0.66	92	2.38	0.74	90	2.65	0.71	92
Credit card loans	9.67	2.41	98	8.06	2.23	90	10.51	1.71	96	4.39	1.89	88	8.57	1.65	96
Agricultural loans	0	0.02	50	0	0.01	49	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.08	0.09	5	0.09	0.19	69	12.67	0.44	95	0.03	0.14	54	0.09	0.28	61

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	138,146	196,785	159,873	183,399	144,736
90+ days past due loans and leases	127,384	154,103	161,255	178,161	128,304
Nonaccrual loans and leases	176,646	211,302	184,629	118,296	131,412
Total past due and nonaccrual loans and leases	442,176	562,190	505,757	479,856	404,452
Restructured 30-89 days past due	12,567	11,805	13,289	14,370	16,318
Restructured 90+ days past due	2,533	2,440	3,357	1,919	2,174
Restructured nonaccrual	28,177	21,453	28,638	23,589	41,680
Total restructured loans and leases	43,277	35,698	45,284	39,878	60,172
30-89 days past due loans held for sale	0	89	517	0	0
90+ days past due loans held for sale	0	163	643	0	0
Nonaccrual loans held for sale	0	222	519	0	0
Total past due and nonaccrual loans held for sale	0	474	1,679	0	0
Restructured loans and leases in compliance	103,666	96,040	99,253	92,313	100,427
Other real estate owned	15,598	27,292	11,596	29,909	33,768
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	2.08	0.33	98	2.91	0.45	98	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99
90+ days past due loans and leases	1.92	0.11	96	2.28	0.04	99	2.40	0.04	99	2.64	0.03	99	2.79	0.03	99
Nonaccrual loans and leases	2.66	0.65	97	3.12	0.53	98	2.75	0.60	97	1.75	0.48	97	2.86	0.49	98
90+ days past due and nonaccrual loans and leases	4.58	0.82	97	5.40	0.59	99	5.16	0.67	99	4.39	0.54	98	5.65	0.54	99
30-89 days past due restructured	0.19	0.01	98	0.17	0	98	0.20	0	99	0.21	0	98	0.36	0.01	99
90+ days past due restructured	0.04	0	91	0.04	0	98	0.05	0	97	0.03	0	97	0.05	0	97
Nonaccrual restructured	0.42	0.13	92	0.32	0.04	93	0.43	0.09	95	0.35	0.07	93	0.91	0.10	98
30-89 days past due loans held for sale	0	0	41	0	0	95	0.01	0	97	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	97	0.01	0	97	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	95	0.01	0	94	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	2.08	0.33	98	2.91	0.46	98	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99
90+ days past due assets	1.92	0.11	96	2.28	0.04	99	2.40	0.04	99	2.64	0.03	99	2.79	0.03	99
Nonaccrual assets	2.66	0.66	97	3.12	0.53	98	2.75	0.60	97	1.75	0.48	97	2.86	0.49	98
30+ days past due and nonaccrual assets	6.67	1.18	98	8.30	1.07	99	7.54	0.95	99	7.10	0.87	99	8.80	0.88	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.99	0.50	98	3.96	0.42	99	3.52	0.47	99	3.19	0.39	98	3.95	0.39	99
90+ days past due and nonaccrual assets + other real estate owned	3.15	0.53	98	4.25	0.48	99	3.64	0.52	99	3.51	0.45	98	4.46	0.45	99
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	3.06	0.58	97	3.78	0.49	98	3.18	0.63	98	2.76	0.56	97	4.32	0.59	99
Allowance for loan and lease losses	153.99	69.27	91	151.19	63.13	92	152.40	72.10	91	220.36	92.08	91	172.99	95.97	83
Equity capital + allowance for loan and lease losses	23.73	5.03	96	27.84	4.23	98	24.18	5.64	97	22.10	4.77	98	24.40	5.09	99
Tier 1 capital + allowance for loan and lease losses	25.11	5.96	97	29.97	4.65	98	25.67	6.21	97	26.51	5.30	98	26	5.65	99
Loans and leases + other real estate owned	4.68	0.97	97	5.13	0.68	99	4.65	0.92	98	3.78	0.78	97	6.14	0.82	99

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	1.55	0.31	96	1.85	0.43	97	1.62	0.25	98	1.78	0.28	97	2.01	0.29	99
90+ days past due	3.65	0.13	96	4.22	0.03	99	4.52	0.04	99	4.37	0.03	99	5.62	0.03	99
Nonaccrual	4.61	0.76	98	3.16	0.52	98	4.44	0.63	98	2.39	0.45	97	4.68	0.48	98
Commercial and industrial															
30–89 days past due	0.16	0.22	51	0.27	0.40	48	0.19	0.15	68	0.15	0.22	45	0.27	0.23	68
90+ days past due	0.35	0.02	96	0.04	0.02	79	0.37	0.02	95	1.39	0.02	98	0.34	0.02	97
Nonaccrual	0.45	0.69	43	5.06	0.73	97	0.46	0.61	53	1.14	0.74	76	1.47	0.61	83
Individuals															
30–89 days past due	4.36	0.53	99	6.47	0.59	97	5.27	0.52	97	5.93	0.60	97	6.41	0.68	96
90+ days past due	0.02	0.11	47	0.05	0.03	75	0.04	0.02	76	0.04	0.02	77	0.06	0.03	79
Nonaccrual	0.73	0.22	91	1.26	0.14	96	1.29	0.14	95	1.02	0.12	95	1.18	0.15	94
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.17	31	0	0.17	32	0	0.07	34	0	0.10	34	0	0.11	34
90+ days past due	0	0	44	0	0	44	0	0	45	0	0	47	5.73	0.01	98
Nonaccrual	0	0.44	25	0.76	0.62	72	0.01	0.57	58	0.24	0.80	62	0	0.46	31
Foreign governments															
30–89 days past due		0.03													
90+ days past due		0													
Nonaccrual		0.04													
Other loans and leases															
30–89 days past due	0.55	0.13	88	0.39	0.32	80	0.81	0.67	79	0.19	0.28	71	0.01	0.18	58
90+ days past due	0.08	0.01	90	0	0.01	40	0.04	0	91	1.88	0	97	0	0	41
Nonaccrual	1.32	0.15	95	10.21	0.06	96	0.84	0.10	89	0.01	0.04	77	0.01	0.04	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Memoranda																
1-4 family	30-89 days past due	1.72	0.47	94	2.37	0.67	95	2.04	0.46	97	2.21	0.53	98	3.27	0.52	98
	90+ days past due	4.54	0.28	95	5.57	0.05	99	5.77	0.06	98	5.13	0.05	99	5.81	0.04	98
	Nonaccrual	3.82	0.88	96	2.57	0.60	96	3.54	0.67	97	2.21	0.55	97	5.75	0.61	98
Revolving	30-89 days past due	1.87	0.31	97	2.17	0.45	92	6.17	0.25	99	0.51	0.36	69	0.48	0.36	70
	90+ days past due	0	0.03	32	0	0.02	37	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.64	1.31	45	1.31	0.37	92	2.91	0.46	93	0.95	0.34	88	38.94	0.35	99
Closed-end	30-89 days past due	1.71	0.48	94	2.37	0.69	95	1.99	0.48	97	2.22	0.56	97	3.27	0.54	98
	90+ days past due	4.59	0.31	95	5.60	0.05	99	5.84	0.06	98	5.16	0.05	98	5.82	0.05	98
	Nonaccrual	3.86	0.85	96	2.58	0.62	95	3.54	0.69	97	2.22	0.57	96	5.70	0.64	98
Junior lien	30-89 days past due	0.03	0.01	86	0.02	0.03	54	0.02	0.01	74	0.02	0.02	62	0.04	0.02	80
	90+ days past due	0.03	0	96	0.02	0	95	0.04	0	95	0.01	0	94	0.03	0	94
	Nonaccrual	0.09	0.05	78	0.09	0.04	85	0.09	0.03	87	0.01	0.03	41	0.09	0.03	86
Commercial real estate	30-89 days past due	1.21	0.22	96	0.69	0.31	84	0.72	0.14	91	0.80	0.15	95	0.43	0.16	85
	90+ days past due	1.83	0.02	99	1.28	0.01	97	1.84	0.02	99	2.60	0.02	99	3.02	0.02	99
	Nonaccrual	6.21	0.62	98	4.31	0.43	99	6.28	0.57	98	2.81	0.34	99	3.40	0.41	98
Construction and development	30-89 days past due	0.04	0.22	38	0.01	0.36	37	2.06	0.16	95	0.03	0.20	53	0	0.17	21
	90+ days past due	0.55	0.01	98	0.59	0.01	97	0.33	0.01	96	1.39	0.01	99	2.12	0	99
	Nonaccrual	11.68	0.50	97	9.07	0.21	97	6.56	0.21	97	9.77	0.18	97	0.24	0.18	72
1-4 family	30-89 days past due	0	0.03	30	0	0.09	28	0.09	0.03	81	0	0.05	33	0	0.07	32
	90+ days past due	0.16	0	99	0.20	0	97	0.10	0	97	0.32	0	97	0	0	48
	Nonaccrual	0.09	0.02	88	0.09	0.02	88	0.09	0.01	89	0	0.01	40	0	0.04	37
Other	30-89 days past due	0.04	0.16	47	0.01	0.21	46	1.96	0.09	95	0.03	0.12	65	0	0.06	28
	90+ days past due	0.39	0	97	0.39	0	97	0.23	0	96	1.07	0	99	2.12	0	99
	Nonaccrual	11.60	0.43	98	8.98	0.16	97	6.47	0.16	97	9.77	0.14	97	0.24	0.10	81
Multifamily	30-89 days past due	0	0.08	27	1.85	0.11	97	0	0.03	39	1.35	0.03	98	0	0.03	36
	90+ days past due	0	0	45	0.11	0	94	0	0	47	1.14	0	96	1.85	0	98
	Nonaccrual	0.80	0.13	89	2.26	0.04	96	0.76	0.10	89	1.08	0.03	96	0.07	0.04	78
Nonfarm non-residential	30-89 days past due	1.33	0.20	96	0.72	0.28	85	0.58	0.14	87	0.84	0.13	93	0.46	0.17	83
	90+ days past due	1.97	0.02	99	1.38	0.02	97	2.08	0.02	99	2.74	0.02	99	3.09	0.02	99
	Nonaccrual	5.96	0.78	98	3.96	0.55	97	6.41	0.73	98	2.34	0.36	97	3.63	0.52	98
Owner Occupied	30-89 days past due	0.29	0.06	93	0.39	0.13	89	0.46	0.05	95	0.28	0.06	93	0.40	0.08	92
	90+ days past due	1.15	0	99	0.94	0.01	98	1.21	0.01	98	1.74	0.01	99	2.03	0	99
	Nonaccrual	5.19	0.32	99	3.09	0.23	99	5.49	0.27	99	2.09	0.19	97	3.13	0.20	99
Other	30-89 days past due	1.04	0.12	97	0.33	0.12	83	0.12	0.06	79	0.56	0.05	95	0.06	0.07	70
	90+ days past due	0.83	0.01	99	0.44	0.01	95	0.87	0	99	0.99	0.01	98	1.06	0.01	98
	Nonaccrual	0.77	0.40	80	0.88	0.22	91	0.92	0.33	84	0.25	0.14	73	0.50	0.22	77
Farmland	30-89 days past due	0	0.13	30	5.75	0.25	97	0	0.08	33	4.46	0.21	98	0	0.09	32
	90+ days past due	0	0.01	45	0	0.02	43	0	0	46	9.97	0.01	98	64.20	0	99
	Nonaccrual	9.12	1.14	93	18.55	1.20	97	23.54	1.19	97	2.19	1.06	77	0.93	0.49	77
Credit card	30-89 days past due	2.76	0.75	98	3.58	0.92	88	3.88	1.02	86	2.46	0.87	88	3.48	1.03	90
	90+ days past due	0	0.56	14	0	0.27	30	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	1.62	0.10	95	1.84	0.02	96	2.82	0.02	98	1.19	0	98	1.59	0.07	96

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	591,956	587,932	589,719	589,192	585,763
Retained earnings	462,004	378,384	438,011	375,425	343,207
Accumulated other comprehensive income (AOCI)	6,230	6,290	11,022	-1,008	-10,963
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,060,190	972,606	1,038,752	963,609	918,007
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	134,104	149,960	133,655	151,520	103,643
Accumulated other comprehensive income-related adjustments	6,230	6,290	11,022	-1,007	-10,963
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	919,856	816,356	894,075	813,096	825,327
Adjustments and deductions for common equity tier 1 capital	0	0	0	77,655	13,620
Common equity tier 1 capital	919,856	816,356	894,075	735,441	811,707
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	116,870	116,870	116,870	116,870	116,870
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	116,870	116,870	116,870	116,870	116,870
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	116,870	116,870	116,870	116,870	116,870
Tier 1 Capital	1,036,726	933,226	1,010,945	852,311	928,577
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	85,103	87,522	85,820	85,651	61,922
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	85,103	87,522	85,820	85,651	61,922
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	85,103	87,522	85,820	85,651	61,922
Exited advanced approach tier 2 capital					
Total capital	1,121,829	1,020,748	1,096,765	937,962	990,499
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,024,483	9,323,340	9,944,251	9,457,944	6,645,398
Less: Deductions from common equity tier 1 capital	134,104	149,960	133,655	229,175	117,263
Less: Other deductions	0	-31,882	0	0	0
Total assets for leverage ratio	9,890,379	9,205,262	9,810,596	9,228,769	6,528,135
Total risk-weighted assets	6,782,685	6,983,607	6,837,847	6,740,848	4,868,685
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Common equity tier 1 capital, column A	13.56	12.54	70	11.69	10.41	57	13.08	10.91	69	10.91	12.50	27	16.67	12.37	89
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	15.28	13.31	83	13.36	11.09	70	14.78	11.60	81	12.64	13.19	50	19.07	13.03	93
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	16.54	15.37	74	14.62	12.51	65	16.04	13.45	72	13.91	14.63	42	20.34	14.48	93
Total capital, column B	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	10.48	9.15	85	10.14	10.30	52	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94
Supplementary leverage ratio, advanced approaches HCs		7.94													

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	693	1,030	4,606	6,100	6,110	-32.72	-38.73
Other insurance activities income	693	1,030	4,606	6,100	6,110	-32.72	-38.73
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		12.21			0			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.52	0.38	75	0.76	0.52	80	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	0.01	47	0	0.03	47	0	0	48
Credit related premium income / Total premium income		33.33			100			100			100			50	
Other premium income / Total premium income		66.67			0			0			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			32.87			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56													
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			52.20			-40.91			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11	2	0	11.40	5	0	11.01	6	0	11.53	5	0	13.70	4
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		7,178			10,834			5,979			6,712			4,880	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.50	82	0.12	0	99	0.06	0	99	0.07	0	99	0.07	0	99

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	488	537	477	394	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	488	537	477	394	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	488	537	477	394	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0	47	0	0.05	47	0	0	48		0	
Cost: Interest-bearing deposits		0.13			1.79			1.24			2.53			1.85	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37														
Commercial and industrial loans	1.94									2.35				3.83	
Foreign governments and institutions	0														

Growth Rates

Net loans and leases	-9.12	-6.17	47		-41.40		21.07	5,672.05	64		-47.91				-27.26
Total selected assets	-9.12	-2.56	42		-24.74		21.07	6.04	76		-25.04				5.03
Deposits		2.95			92.56			-44.89			2.53				-2.42

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,986,899	2,028,093	1,995,432	2,031,697	895,633	-2.03	188.02
1-4 family residential loans	1,986,899	2,028,093	1,995,432	2,031,697	895,633	-2.03	188.02
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	19.57	21.95	20.31	20.31	21.85		13.60
1-4 family residential loans	19.57	21.95	20.31	20.31	21.85		13.60
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	49.10	51.12	49.77	49.77	51.82		38.98
Home equity lines	0.32	0.14	0.33	0.33	0.14		0.03
Credit card receivables	0.60	0.82	0.65	0.65	0.86		0.91
Auto loans and other consumer loans	21.36	20.83	20.97	20.97	20.89		26.88
Commercial and industrial loans	13.69	10.77	13.29	13.29	10.11		11.64
All other loans and leases	14.92	16.32	14.99	14.99	16.18		21.56

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	12.69	15.06	13.38	17.29	0.58

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	27,257	132,705	34,669	92,018	4,474	-79.46	172.32
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	27,257	132,705	34,669	92,018	4,474	-79.46	172.32
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	206,818	0	228,658	15,885	20,553		2504.10
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	206,818	0	228,658	15,885	20,553		2504.10
Total past due securitized assets.....	234,075	132,705	263,327	107,903	25,027	76.39	1203.97
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.37	6.54	1.74	4.53	0.50
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.37	6.54	1.74	4.53	0.50
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	10.41	0	11.46	0.78	2.29
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	10.41	0	11.46	0.78	2.29
Total past due securitized assets percent of securitized assets	11.78	6.54	13.20	5.31	2.79
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.55	4.25	1.87	3.25	2.11
Home equity lines	1.87	2.17	6.17	0.51	0.48
Credit card receivables	2.76	3.58	3.88	2.46	3.48
Commercial and industrial loans	0.16	0.27	0.19	0.15	0.27
All other loans and leases	3.06	4.06	3.43	3.81	3.78
Total managed loans past due 30–89 days	1.92	3.74	2.24	3.13	2.72
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	7.32	3.07	8.43	3.20	4.34
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0.35	0.04	0.37	1.39	0.34
All other loans and leases	0.64	0.47	0.66	1.10	2.02
Total managed loans past due 90+ days	3.88	1.75	4.48	2.21	2.71
Total Past Due Managed Assets	5.80	5.50	6.72	5.34	5.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.24	0.45	0.22	0.38	0.20
Home equity lines	-0.01	-0.10	-0.19	0.35	0
Credit card receivables	9.67	8.06	10.51	4.39	8.57
Commercial and industrial loans	-0.01	1.38	0.87	0.43	0.51
All other loans and leases	0.68	1.74	2.22	1.54	1.48
Net Losses on Managed Assets Percent of Total Managed Assets	0.42	1.09	1.09	0.85	0.93

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	108,768	1,123	31,458	4,597	5,159	9585.49	13970.89
Dividends	107,000	0	26,100	0	0		
Interest	0	0	0	0	0		
Management and service fees	1,768	1,123	5,358	4,597	5,159	57.44	128.72
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6,303	167	11,021	711	844	3674.25	1994.02
Dividends	6,000	0	9,796	0	0		
Interest	0	0	0	0	0		
Management and service fees	294	154	1,184	651	788	90.91	1.03
Other income	9	13	41	60	56	-30.77	-10.00
Income from subsidiary holding companies	0		0				
Dividends	0		0				
Interest	0		0				
Management and service fees	0		0				
Other income	0		0				
Total income from subsidiaries	115,071	1,290	42,479	5,308	6,003	8820.23	10614.25
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	10	64	86	828	477	-84.38	-85.29
Total operating income	115,081	1,354	42,565	6,136	6,480	8399.34	9924.48
Operating Expenses							
Personnel expenses	1,386	1,316	4,723	5,144	5,135	5.32	65.39
Interest expense	0	0	0	0	0		
Other expenses	956	974	4,154	4,384	4,751	-1.85	-13.87
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,342	2,290	8,877	9,528	9,886	2.27	20.23
Income (loss) before taxes	112,739	-936	33,688	-3,392	-3,406		
Applicable income taxes (credit)	890	583	-1,363	1,705	2,400	52.66	1055.84
Extraordinary items							
Income before undistributed income of subsidiaries	111,849	-1,519	35,051	-5,097	-5,806		
Equity in undistributed income of subsidiaries	-81,477	3,321	39,276	58,939	90,216		
Bank subsidiaries	-78,031	1,659	48,799	56,114	87,129		
Nonbank subsidiaries	-3,446	1,662	-9,523	2,825	3,087		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	30,372	1,802	74,327	53,842	84,410	1585.46	114.33
Memoranda							
Bank net income	28,969	1,659	74,899	56,114	87,129	1646.17	102.69
Nonbank net income	2,554	1,662	273	2,825	3,087	53.67	237.83
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	983,766	85.48	1,011,506	94.93	1,064,671	94.29	1,027,633	983,718	-2.74	8.92
Common and preferred stock	983,766	85.48	1,011,506	94.93	1,064,671	94.29	1,027,633	983,718	-2.74	8.92
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	31,853	2.77	34,468	3.23	32,293	2.86	32,803	19,341	-7.59	59.95
Common and preferred stock	31,853	2.77	34,468	3.23	32,293	2.86	32,803	19,341	-7.59	59.95
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,384	0.55	6,721	0.63	5,219	0.46	4,780	3,176	-5.01	143.85
Cash and due from unrelated depository institution	126,068	10.95	12,093	1.13	21,310	1.89	23,152	36,031	942.49	1059.78
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	55		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,813	0.24	725	0.07	3,580	0.32	676	1,067	288.00	-42.65
Balance due from subsidiaries and related institutions	0	0	0	0	2,023	0.18	40	40		-100.00
Total assets	1,150,884	100.00	1,065,513	100.00	1,129,096	100.00	1,089,084	1,043,428	8.01	21.47
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	6,378	0.55	6,836	0.64	7,037	0.62	7,522	7,454	-6.70	-15.84
Balance due to subsidiaries and related institutions	36,083	3.14	36,083	3.39	36,083	3.20	36,083	36,097	0.00	-0.02
Total liabilities	42,461	3.69	42,919	4.03	43,120	3.82	43,605	43,551	-1.07	-2.77
Equity Capital	1,108,423	96.31	1,022,594	95.97	1,085,976	96.18	1,045,479	999,877	8.39	22.64
Perpetual preferred stock (income surplus)	81,870	7.11	81,870	7.68	81,870	7.25	81,870	81,870	0.00	-50.64
Common stock	59,885	5.20	59,885	5.62	59,885	5.30	59,885	59,885	0.00	13.79
Common surplus	633,065	55.01	631,336	59.25	632,783	56.04	631,646	629,511	0.27	15.00
Retained earnings	428,367	37.22	346,502	32.52	403,365	35.72	375,425	343,207	23.63	88.38
Accumulated other comprehensive income	6,230	0.54	6,290	0.59	11,022	0.98	-1,008	-10,963	-0.95	-49.28
Other equity capital components	-100,994	-8.78	-103,289	-9.69	-102,949	-9.12	-102,339	-103,633		
Total liabilities and equity capital	1,150,884	100.00	1,065,513	100.00	1,129,096	100.00	1,089,084	1,043,428	8.01	21.47
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	35,000	3.04	35,000	3.28	35,000	3.10	35,000	35,000	0.00	0.00
Notes payable to subsidiaries that issued TPS	35,000	3.04	35,000	3.28	35,000	3.10	35,000	35,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	14		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	11.03	12.54	44	0.69	6.30	13	7.03	9.11	29	5.15	10.58	6	8.73	11.03	26
Bank net income / Average equity investment in banks	11.31	12.55	45	0.65	7.10	11	7.22	9.38	28	5.54	10.85	6	9.13	11.56	23
Nonbank net income / Average equity investment in nonbanks	31.85	12.53	83	19.76	10.48	76	0.86	9.69	33	11.98	12.07	66	15.54	10.83	71
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			8.82			15.16			9.40	
Bank net income / Parent net income	95.38	95.97	27	92.06	110.40	10	100.77	104.93	27	104.22	103.77	56	103.22	104.73	43
Nonbank net income / Parent net income	8.41	2.83	82	92.23	1.40	98	0.37	1.04	71	5.25	1.08	87	3.66	0.99	83
Subsidiary holding companies' net income / Parent net income		65.70			119.15			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	3.83	17.74	20	4.20	10.22	34	3.97	11.62	36	4.17	9.66	37	4.36	9.50	38
Total debt / Equity capital	0	11.90	11	0	4.27	24	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	3.16	14.30	21	3.42	8.42	34	3.22	9.67	35	3.35	7.99	37	3.50	7.93	39
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	4.31	24	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	12	11	0	4.27	24	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	11.33	11	0	4.01	27	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0	47	0	0	47	0	0	92
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	35.48	11	0	15.79	25	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	91.63	102.85	5	102.29	104.84	42	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38
Total investment in subs / Equity capital	91.63	108.21	2	102.29	105.17	41	101.01	104.82	40	101.43	104.48	41	100.32	104.38	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.76	0.22	6	3.24	0.93	86	0.15	0.49	45	0.28	0.44	48	0.04	0.36	38
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.76		0.21	1.45	13	0.45	1.47	19	0.05	1.18	5
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,481.43	111.20	99	10.92	155.57	10	148.55	121.76	72	15.62	153.39	6	12.77	113.37	7
Cash from ops + noncash items + op expense / Op expense + dividend	1,512.80	98.58	99	7.36	160.07	11	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	1,473.80	85.35	98	-21.19	75.34	18	102.94	140.42	40	63.98	105.99	17	143.17	108.88	79
Pretax operating income + interest expense / Interest expense		1,142.88			5,770.74			2,318.94			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	38,316.61	1,357.31	98	-115.17	1,663.81	8	2,516.64	1,435.81	79	-68.59	2,481.22	4	-78.79	1,015.91	9
Dividends + interest from subsidiaries / Interest expense + dividends	2,103.89	117.86	99	0	170.29	5	171.81	137	72	0	196.13	3	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses	88.43	13.36	94	56.33	5.48	91	74.16	4.45	93	55.71	3.91	92	60.72	3.76	95
Net income / Current part of long-term debt + preferred dividends (X)	24.20	33.13	51	1.11	16.34	9	11.41	52.16	29	8.27	71.69	13	7.01	106.04	17
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.99	3.97	86	1.22	1.37	60	1.94	2.19	62	1.91	1.59	65	3.10	1.59	74
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0			0			0			0	
Nonaccrual		1.22			0			0			8.16			0.70	
Total		1.27			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	0.11	29	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	4.80	74.87	6		77.30		59.61	79.13	34		65.39			87.25	
Dividends declared / Net income	17.68	23.13	34	290.23	53.69	93	28.11	29.39	48	38.79	25.65	72	27.88	24.10	53
Net income – dividends / Average equity.....	9.08	9.52	55	-1.31	3.31	19	5.06	6.36	33	3.15	7.61	12	6.29	8.12	27
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,992.18	101.14	99	0	147.78	12	124.92	130.75	48	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries	111.71	3.28	98	0	0.72	33	46.89	3.01	95	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	2,103.89	128.99	99	0	168.67	7	171.81	158.62	67	0	209.89	4	0	144.51	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	369.36	30.63	99	0	86	13	34.85	43.52	41	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.12	24	0	0.13	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	6.10	1.08	87	67.69	0.79	96	7.15	0.57	91	8.19	0.47	92	5.92	0.32	91
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	375.46	33.49	98	67.69	92.03	52	42	51.02	44	8.19	48.40	17	5.92	35.67	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	234.93	47.24	90	0	45.12	19	3,588.28	99.52	97	0	76.61	11	0	80.47	8
Interest income from nonbank subsidiaries.....	0	2.80	33	0	0.17	45	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	11.51	0.53	95	9.27	0.18	93	433.70	0.02	98	23.04	0.02	97	25.53	0.17	97
Other income from nonbank subsidiaries.....	0.35	0.09	89	0.78	0	95	15.02	0.11	95	2.12	0.01	95	1.81	0.06	94
Operating income from nonbank subsidiaries	246.79	69.48	85	10.05	57.35	41	4,037	105.70	97	25.17	83.73	22	27.34	96.62	23
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			43.92			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		6.44			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.98	58.57	55	0	65.31	14	61.32	76.69	21	0	77.61	8	0	72.95	9
Interest income from bank subsidiaries.....	0	0.72	23	0	2.06	35	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	1.54	4.11	76	82.94	1.90	97	12.59	0.96	91	74.92	0.75	98	79.61	0.59	99
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	94.51	71.70	45	82.94	80.20	21	73.91	84.80	14	74.92	94.06	13	79.61	89.39	19
Dividends from nonbank subsidiaries	5.21	5.32	80	0	1.90	32	23.01	1.76	95	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0.26	0.05	92	11.37	0	99	2.78	0	98	10.61	0	99	12.16	0	99
Other income from nonbank subsidiaries.....	0.01	0.01	91	0.96	0	97	0.10	0	96	0.98	0	97	0.86	0	97
Operating income from nonbank subsidiaries	5.48	10.59	69	12.33	3.37	88	25.89	2.06	94	11.59	1.56	92	13.02	3.33	86
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.13	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			613.06			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		29.59			70.56			59.71			70.71			81.26	